

6438526

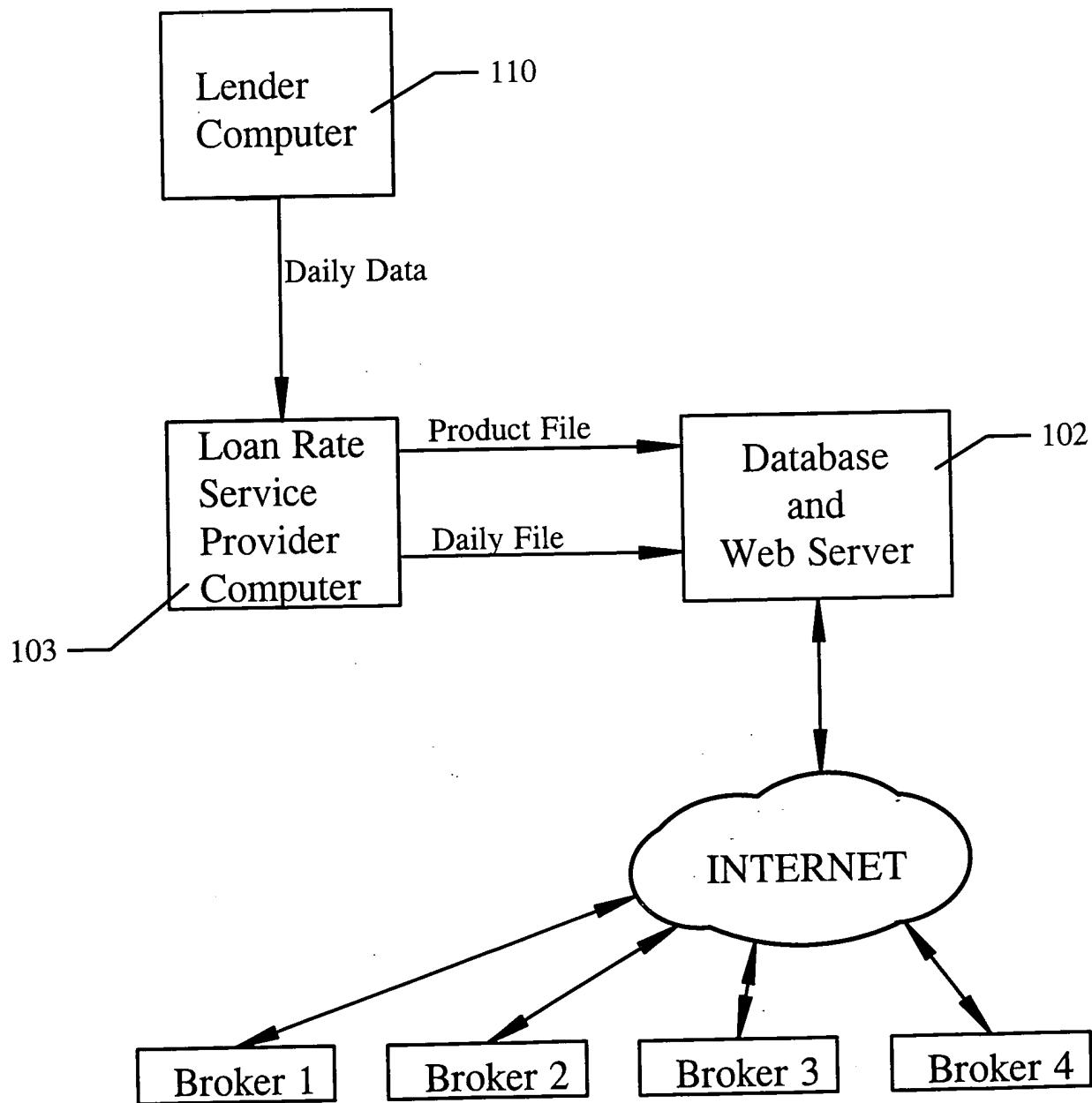


FIG. 1

EXIT

Mortgage Loan Processing Database

-
-
-
-

Note: This program contains 3 main screens that will be used throughout this program

1. LendDail.fp3 for daily rates and points
2. LendTC.FP3 for product adjustments, terms and conditions
3. LendBank.FP3 for lender information.

You may use the Window key above on any screen to open any one of the three

Note: You must Connect to the Internet before uploading data to the Internet
If you open this program before connecting to the internet, and you want to upload data to the internet,
you must **EXIT** out of this program, connect to the internet and then re-open this program
to continue.

Figure 2a

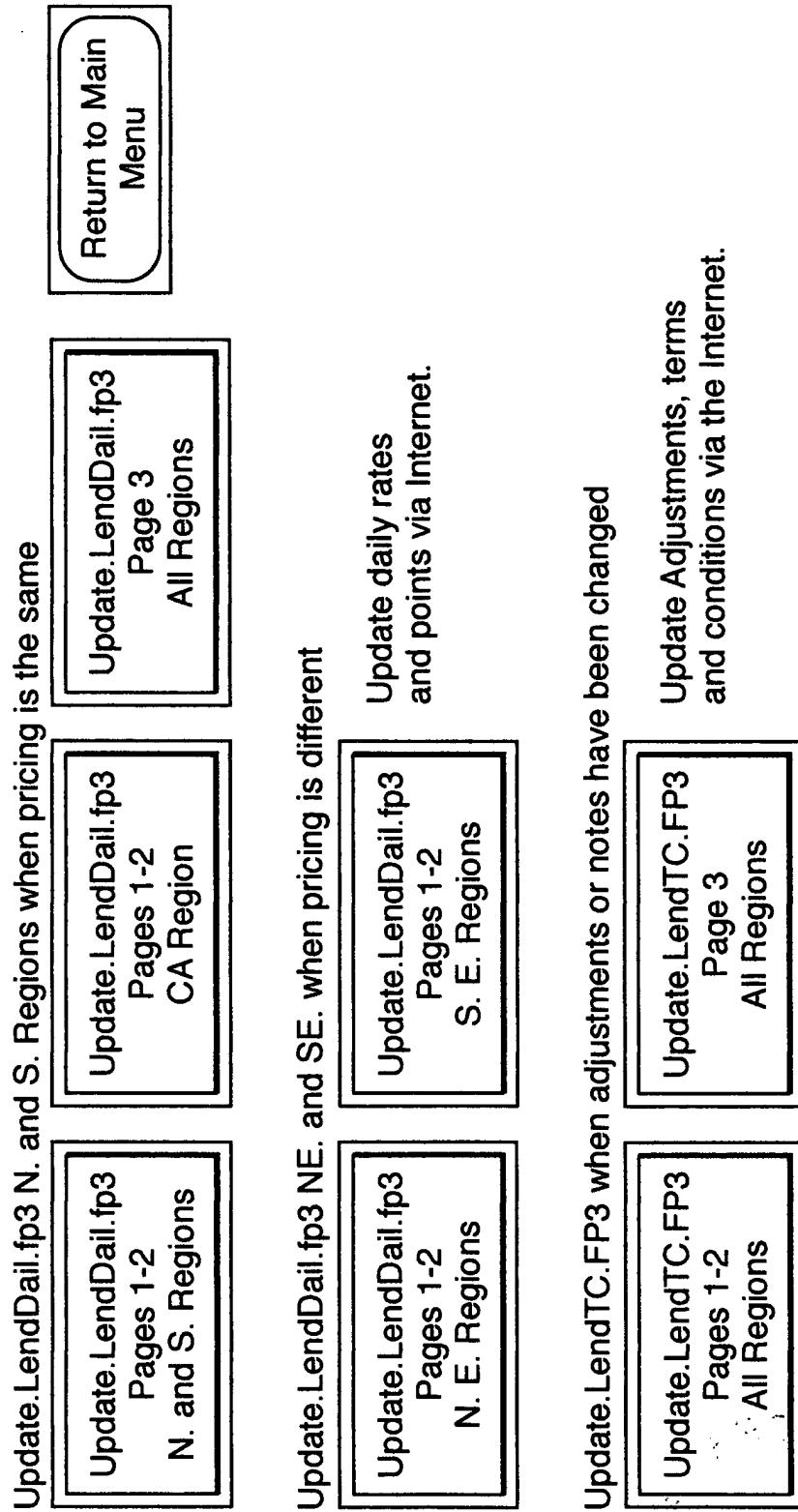


Figure 2b

Product List View - Extended

100 DAYS LOCKED

Series ID	Lender	Product	Interest Rate	30	45	50	60	90
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-1-15	6.75	1.875	1.875	1.875
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-1-30	7.125	1.875	1.875	1.875
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-2-15	6.875	1.375	1.375	1.375
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-2-30	7.25	1.500	1.500	1.500
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-3-15	7	1.000	1.000	1.000
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-3-30	7.375	1.125	1.125	1.125
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-4-15	7.125	0.625	0.625	0.625
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-4-30	7.5	0.750	0.750	0.750
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-5-15	7.25	0.250	0.250	0.250
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-5-30	7.625	0.375	0.375	0.375
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-6-15	7.375	0.000	0.000	0.000
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-6-30	7.75	0.000	0.000	0.000
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-7-15	7.5	-0.375	-0.375	-0.375
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-7-30	7.875	-0.250	-0.250	-0.250
select 9:02:19 AM	CCB030-15-C	2222222	3/5/99	030-8-15	7.625	-0.625	-0.625	-0.625
select 9:02:19 AM	CCB030-30-C	2222222	3/5/99	030-8-30	8	-0.625	-0.625	-0.625
select 9:02:19 AM	CCB030602-C	2222222	3/5/99	030/602-1	10.125	1.875	1.875	1.875
select 9:02:19 AM	CCB030602-J	2222222	3/5/99	030/602-10	11.25	-1.125	-1.125	-1.125
select 9:02:19 AM	CCB030602-C	2222222	3/5/99	030/602-11	11.375	-1.375	-1.375	-1.375
select 9:02:19 AM	CCB030602-C	2222222	3/5/99	030/602-12	11.5	-1.625	-1.625	-1.625
select 9:02:19 AM	CCB030602-C	2222222	3/5/99	030/602-13	11.625	-1.875	-1.875	-1.875

[Click on the product you wish to view...](#)

Find Loan Product

Figure 2c

Lend TC.FP3

Effective Date:	3/27/99	Effective Time:	9:44:35 AM
Lender:	Chevy Chase Bank	Lender Abbreviated Name	CCB
Lender ID:	156257	Loan Type:	<input checked="" type="radio"/> Conventional <input type="radio"/> OFHA <input type="radio"/> OVA <input type="radio"/> OCHB
Series ID:	CCB473-C	Property Type:	<input checked="" type="checkbox"/> Primary Residence <input checked="" type="checkbox"/> Secondary Home <input type="checkbox"/> Commercial <input type="checkbox"/> Investment <input type="checkbox"/> Condo 1-4 Units <input checked="" type="checkbox"/> Condo High Rise <input type="checkbox"/> Condo Mixed Use <input type="checkbox"/> Farm <input type="checkbox"/> Trailer <input checked="" type="checkbox"/> Other
Product Number:	473-1	Purchase/ Refinance:	<input checked="" type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refi Cash Out <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction
Loan Description:	1yr Arm	Conforming/ Jumbo	<input type="checkbox"/> Conforming <input checked="" type="checkbox"/> Jumbo
Interest Rate:	4	Documentation:	<input checked="" type="checkbox"/> Full Doc <input type="checkbox"/> Low Doc <input type="checkbox"/> No Doc <input checked="" type="checkbox"/> NIV
Margin:	3.000	MI OPTION	<input checked="" type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> AA <input type="checkbox"/> C <input type="checkbox"/> A- <input type="checkbox"/> D
Index Current:	4.490	Paper	
Index Definition:	1 Yr Treasury Notes		
Broker or Correspondent	<input checked="" type="checkbox"/> Broker <input checked="" type="checkbox"/> Correspondent		
Lender Paid	<input type="checkbox"/> Lender Paid		

Figure 2d (1)
(Continued on next page)

Loan Lock Info									
Float Lock:									
Ten Day Lock:									
Fifteen Day Lock:									
Thirty Day Lock:									
Forty five Day Lock:									
Rate Cap Info									
Life Cap Up:	11.250								
States Where Product May be Used									
<input type="checkbox"/> AL	<input checked="" type="checkbox"/> CT	<input type="checkbox"/> ID	<input type="checkbox"/> IL	<input type="checkbox"/> LA	<input type="checkbox"/> MS	<input checked="" type="checkbox"/> NJ	<input type="checkbox"/> OK	<input type="checkbox"/> TN	<input type="checkbox"/> WV
<input type="checkbox"/> AK	<input checked="" type="checkbox"/> DE	<input checked="" type="checkbox"/> DC	<input checked="" type="checkbox"/> IN	<input type="checkbox"/> MD	<input checked="" type="checkbox"/> MO	<input type="checkbox"/> NY	<input type="checkbox"/> OR	<input type="checkbox"/> TX	<input checked="" type="checkbox"/> WI
<input type="checkbox"/> AZ		<input checked="" type="checkbox"/> FL	<input type="checkbox"/> IA	<input checked="" type="checkbox"/> MA	<input type="checkbox"/> MT	<input checked="" type="checkbox"/> NC	<input checked="" type="checkbox"/> RI	<input type="checkbox"/> UT	<input type="checkbox"/> WY
<input type="checkbox"/> AR			<input type="checkbox"/> GA	<input checked="" type="checkbox"/> KS	<input type="checkbox"/> MI	<input type="checkbox"/> ND	<input checked="" type="checkbox"/> SC	<input type="checkbox"/> VT	
<input type="checkbox"/> CA			<input type="checkbox"/> HI	<input type="checkbox"/> KY	<input type="checkbox"/> MN	<input type="checkbox"/> NH	<input type="checkbox"/> OH	<input checked="" type="checkbox"/> VA	
<input type="checkbox"/> CO								<input type="checkbox"/> SD	<input type="checkbox"/> WA

Figure 2d (2)
(Continued from previous page)

Find Loan Product

Product Number 030-1-15

Purchase/Refinance:	<input type="text" value="Purchase"/>	Type (Gov. or Conv.):	<input type="text" value="Conventional"/>
Loan Description	<input inv-prod"="" type="text" value="15 Yr fixed "/>	Documentation:	<input type="text" value="NIV"/>
Property Use:	<input type="text" value="Primary Residence"/>	Broker or Correspondent	<input type="text" value="Broker"/>
Mortgage Insurance	<input type="text"/>	Conforming Jumbo	<input type="text" value="Jumbo"/>

Figure 2e

Import From Lotus

Show Blank (Old Records Deleted)
New Records
List View (Relookup)
Update Buttons

Product Number	Interest Rate	Margin	Index Current	Lock 15	Lock 30	Lock 45	Lock 50	Lock 60	Life Cap	Lock Float
030-1-15	6.750					1.875	1.875			
030-1-30	8.888					1.875	1.875			
030-2-15	6.875					1.375	1.375			
030-2-30	7.250					1.500	1.500			
030-3-15	7.000					1.000	1.000			
030-3-30	7.375					1.125	1.125			
030-4-15	7.125					0.625	0.625			
030-4-30	7.500					0.750	0.750			
030-5-15	7.250					0.250	0.250			
030-5-30	7.625					0.375	0.375			
030-6-15	7.375					0.000	0.000			
030-6-30	7.750					0.000	0.000			
030-7-15	7.500					-0.375	-0.375			
030-7-30	7.875					-0.250	-0.250			
030-8-15	7.625					-0.625	-0.625			
030-8-30	8.000					-0.625	-0.625			
030/602-1	10.125					1.875	1.875			
030/602-10	11.250					-1.125	-1.125			
030/602-11	11.375					-1.375	-1.375			
030/602-12	11.500					-1.625	-1.625			
030/602-13	11.625					-1.875	-1.875			

Figure 2f

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,
LendDail.fp3, or LendBankFP3

Lender:	Chevy Chase Bank			
Lender ID	156257			
Series ID:	CCB473-C			
Loan Term Years:	30	Max Cash Out:	50,000	
Index Definition:	1 Yr Treasury		Max LTV for Cash Out:	80
Convertible:	Yes		Prepayment Penalty:	Yes
Min Loan Amount:	\$0		Lender Info	
Max Loan Amount:	\$240,000		Print Product	
Max LTV%	95		Find Product	
Max CLTV%	90		Lender Info	
Processing Fee:			Duplicate Record	
Underwriting Fee:			Show List	
Doc Prep Fee:			Main Menu	
Table Funding:				
Correspondent Funding:				
CreditScore:				

Special Notes

All correspondents will receive 15 additional days to all lock periods.
All locks must be received by 8:30 am next business day unless otherwise noted.
NINE-MONTH-RATE LOCK PROGRAM -Call for details

Prepayment Penalty Text

MONTHS 1 - 18: 2%, MONTHS 19 - 24: 1.5%, MONTHS 25 - 30: 1%

Rate Cap Info

Life Cap Down:

Cap Update Change: 2,000

Figure 3a

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

Cap Down/Rate Change:

Points Adjustments Criteria	Adjustments
Waiver of Escrow: Available only for LTV 80% and less	0.250
Cash out Refi and LTV above 75%	0.750

Figure 3b

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

Margin Adjustments

Figure 3c

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

Cap Adjustments

Figure 3d

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

Life Cap Adjustments	
Criteria	Adjustment

Other Applicable Terms

Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNT	RATIOS
Owner Occupied		
SFD, TH & Condo		
90.01-95%	\$240,000	28/36
2 Units		
80-90%	\$307,100	28/36
3 Units		
80% and below	\$371,200	33/38
4 Units		
80% and below	\$461,350	33/38
Second Homes		
SFD 80.01 - 90%	\$240,000	33/38
SFD 70.01 - 80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38
Minimum Loan Amount: None		

Figure 3e

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,
LendDail.fp3, or LendBankFP3

--

Qualifying Rates

70.01-95% LTV: note rate + 2%
<70% LTV: note rate

Loan Terms

30 years only

Mortgage Insurance

Owner Occupied 90-95% LTV: 30%	Second Homes Purchase: LTV>80% - 35% MI
85-90% LTV: 25%	
80-85% LTV: 12%	Rate/Term Refi: LTV>70% - 12% MI

Sellers Contribution

Owner Occupied 90.01 - 95% LTV 3% Maximum resale, 5% for new construction.
Second Home 3% Maximum 90% LTV or below 6% Maximum Seller paid prepaids acceptable.

Conversion Option

--

Temporary Buydown

Not Allowed

Figure 3f

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,
LendDail.fp3, or LendBankFP3

Refinance With Cash Out

Owner Occupied 1-4 Units Max CLTV 80% to conforming loan limit	Second Home SFD SFD Only 65% to conforming loan limit Minimum credit Score of 660 required)	Investment Not allowed
No maximum cash back.	No maximum cash back.	

Refinance With No Cash Out

Owner Occupied 1unit, TH, condo 95% to conforming loan limit	Second Home SFD 80% to conforming loan limit LTV > 75% - 12% MI Minimum Credit Score of 660
1-2 Units, TH, Condo 90% to conforming loan limit	
3-4 Units 80% to conforming loan limit	

Notes and Comments

All Lock-ins must be received by 8:30 AM (Eastern Time)
Predatement Penalty

Figure 3g

Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,
LendDail.fp3, or LendBankFP3

MONTHS 1-18 . 2%, MONTHS 19-24. 1.3%, MONTHS 25-30 1%

Correspondent Pricing add 15 days to lock period.

Note: Loans must be closed by and in name of CCB unless Lender is a Federally Chartered insured financial institution.

Secondary Financing First Mortgage LTV cannot exceed 80%. or 75% for second homes. Maximum loan amount for the first mortgage is \$650,000.

Purchase	Cash Out REFI	No Cash out REFI
Owner Occupied	Owner Occupied	Owner Occupied
SFD, TH, Condo	SFD, TH, Condo	SFD, TH, Condo
Max CLTV 90% (80/10/10)	Max CLTV 75%	Max CLTV 90% (80/10/10)
2-4 Units not allowed	2-4 Units not allowed	2-4 Units not allowed
Second Home SFD Max CLTV 89%	Second Home/Not allowed	Second Home SFD Max CLTV 80%

Figure 3h

Lender Information

LenderID

222222

Lender Name: Chevy Chase Bank

Address1: 7700 Old Georgetown Road

Address2:

City, ST, Zip: Bethesda MD 20814

Email: aseller@erols.com

Short Name: CCB

Phone: 301 907-5441

Fax: 301 907-5209

Website:

[Return](#)

[Create New Record](#)

[Delete Record](#)

LENDER CONTACTS

Name	Job Title	Phone	Fax
	Closing Dept, Bethesda	301 907-5300	301 907-5672
	Lock-in	301 907-5581	301 907-5678
	Underwriting, Bethesda, MD	301 907-5441	301 907-5209
	Closing Dept, Richmond, VA	800-276-7285 X 2321	804 323-3837
	Underwriting, Richmond, VA	800-276-7285 X 2311	804 323-3837

LENDER INFORMATION

Figure 3i

LoanRates Online is an innovative mortgage rate service for brokers, correspondents, and lenders that combines the power of the Internet with a user-friendly loan database

LENDERS:

- Gain Nationwide Exposure and Increase Loan Productivity
- Post Rates and Product Information Quickly and Easily
- Communicate Effectively with Brokers
- Eliminate Faxing Rate Sheets

BROKERS:

- Have Current Rate and Product Information at your Fingertips
- Find the Right Loan for your Client in Seconds
- Close More Loans with Less Effort
- Work at Home or on the Road

For further information contact us at:

Voice: (κφο) φλκ - φοιο
Fax: (λσκ) λσκ - κφλκ
email: κφλκ@κφλκφκοπ

**NOTE: You must be a licensed broker or correspondent
to access this site.**

Continue

This site is best viewed with Netscape Communicator.
Please tell your other lenders about this service.

For further information contact us at:

Voice: (κφο) φλκ - φοιο
Fax: (λσκ) λσκ - κφλκ
email: κφλκ@κφλκφκοπ

LoanRates Online Inc. Copyright 1998

Figure 4b

Find a Loan Product

Specify any one or any combination.

Lender Name:	<input type="text" value="Chevy Chase Bank"/> ▼	Type (Gov. or Conv):	<input type="text" value="All"/> ▼
Purchase/Refinance:	<input type="text" value="All"/> ▼	Documentation:	<input type="text" value="All"/> ▼
Loan Description:	<input type="text" value="7/1 Arm"/> ▼	Interest Rate:	<input type="text"/> ▼ Format as 5, or <8
Property Type:	<input type="text"/> ▼	Broker or Correspondent:	<input type="text"/> ▼
Status:	<input type="text"/> ▼	Conforming/ Non-Conforming:	<input type="text"/> ▼
Type Paper:	<input type="text"/> ▼		

Correspondents: you will receive 15 additional days to all lock periods.

Click to view search results.

Figure 4c

Search Results

Displaying records 1 through **22** of **22** found. [New Find](#)

To choose a product, click the "Product" number.

Lender	Update	Time	Product	Description	CLTV	LTV	Rate	15	30	45	50	60	90	120	Float	Yrs	Margin	Type
--------	--------	------	---------	-------------	------	-----	------	----	----	----	----	----	----	-----	-------	-----	--------	------

CCB	1/29/99	10:43:19 AM	<u>485-1</u>	7/1 Arm	90	95	5.625		3.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-2</u>	7/1 Arm	90	95	5.750		2.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-3</u>	7/1 Arm	90	95	5.875		2.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-4</u>	7/1 Arm	90	95	6.000		1.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-5</u>	7/1 Arm	90	95	6.125		1.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-6</u>	7/1 Arm	90	95	6.250		0.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-7</u>	7/1 Arm	90	95	6.375		0.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-8</u>	7/1 Arm	90	95	6.500		-0.375						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-9</u>	7/1 Arm	90	95	6.625		-0.750						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-10</u>	7/1 Arm	90	95	6.750		-1.125						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485-11</u>	7/1 Arm	90	95	6.875		-1.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-1</u>	7/1 Arm	100	100	5.625		3.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-2</u>	7/1 Arm	100	100	5.750		2.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-3</u>	7/1 Arm	100	100	5.875		2.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-4</u>	7/1 Arm	100	100	6.000		1.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-5</u>	7/1 Arm	100	100	6.125		1.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-6</u>	7/1 Arm	100	100	6.250		0.500						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-7</u>	7/1 Arm	100	100	6.375		0.000						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-8</u>	7/1 Arm	100	100	6.500		-0.375						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-9</u>	7/1 Arm	100	100	6.625		-0.750						30	3.000	Conventional
CCB	1/29/99	10:43:19 AM	<u>485937-10</u>	7/1 Arm	100	100	6.750		-1.125						30	3.000	Conventional

Figure 5

Product Number: 485-6 CCB

Description: 7/1 Arm

Please enter all requested data on this page. This automatically fills in the Lock Registration Form.

Points Adjustments

Click "Y" to apply the lock period and all adjustments that apply to your client.

Float Lock:		O Y <input checked="" type="radio"/> N		50 Day Lock:		O Y <input checked="" type="radio"/> N	
10 Day Lock:		O Y <input checked="" type="radio"/> N		60 Day Lock:	0.500	O Y <input checked="" type="radio"/> N	0.500
15 Day Lock:		O Y <input checked="" type="radio"/> N		90 Day Lock:		O Y <input checked="" type="radio"/> N	
30 Day Lock:		O Y <input checked="" type="radio"/> N		120 Day Lock:		O Y <input checked="" type="radio"/> N	
45 Day Lock:		O Y <input checked="" type="radio"/> N					

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Figure 6a

You may manually enter other adjustments to points. Explanation below and amount to the right.

Total Points: 1.000

Rate Adjustments

Base
Interest
Rate

To scroll horizontally in a criteria field, click in it and use the arrow keys.

6.250

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	LTV above 90%	0.125	
<input type="radio"/> Y <input checked="" type="radio"/> N	Second Home	0.500	
<input type="radio"/> Y <input checked="" type="radio"/> N	80.01–85% with no MI required—CCB Lender Paid MI	0.200	
<input type="radio"/> Y <input checked="" type="radio"/> N	85.01–90% with no MI required—CCB Lender Paid MI	0.300	
<input type="radio"/> Y <input checked="" type="radio"/> N	90.01–95% with no MI required—CCB Lender Paid MI Not	0.675	
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit score from 620–659	0.100	
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	0.100	0.100
<input type="radio"/> Y <input checked="" type="radio"/> N			

You may manually enter other adjustments to the rate. Explanation below and amount to the right.

Total Int
Rate: 6.350

Margin Adjustments

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit score from 620–659	0.100	
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	0.100	0.100
<input type="radio"/> Y <input checked="" type="radio"/> N	85% LTV	0.200	
<input type="radio"/> Y <input checked="" type="radio"/> N	90% LTV	0.300	
<input type="radio"/> Y <input checked="" type="radio"/> N	95% LTV	0.550	
Total Margin:			0.100

Cap Adjustments

Figure 6b

Apply	Criteria	Adjustment
<input type="radio"/> Y <input checked="" type="radio"/> N	First CAP is 3.0, Subsequent CAPS are 2.0	0.000
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
		Total Cap: 0.000

Life Cap Adjustments

Apply	Criteria	Adjustment
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
<input type="radio"/> Y <input checked="" type="radio"/> N		
		Total Life Cap: 0.000

Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNTS	RATIOS
Owner Occupied SFD, TH & Condo 95.01–95%	\$240,000	28/36
2 Units 80.01–90%	\$307,100	28/36
3 Units 80% and below	\$371,200	28/36
4 Units 80% and below	\$461,350	33/38
Second Homes SFD 80.01–90%	\$240,000	33/38
SFD 70.01–80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38
Minimum Loan Amount: None		

Figure 6c

Notes and Comments

All locks must be received by 8:30 am (Eastern Time)
Correspondent Pricing add 15 days to lock period;

Margins for CCB Lender Paid MI Program:

85% LTV 3.200

90% LTV 3.300

95% LTV 3.550

Note: No additional pricing adjustments required for 90.1 - 95% LTVs

Secondary Financing First Mortgage LTV cannot exceed 80% (75% for second homes. Maximum loan amount for the first mortgage is \$650.000, (\$500,000 for second home

Purchase	Cash Out REFI	No Cash
Owner Occupied	Owner Occupied	Owner Oc
SFD, TH, Condo	SFD, TH, Condo	SFD, TH,
Max CLTV 90%	Max CLTV 75%	Max CLTV
(80/10/10)		
2-4 Units	2-4 Units	2-4 Unit
Not Allowed	not allowed	Not allo
Second Home SFD	Second Home	Second H
Max CLTV 80%	Not allowed	Max CLTV

Click **Next** to input broker and customer data.

Figure 6d

Please enter all requested data in fields marked *; other fields are optional.

Lock Registration Data Input Form

BORROWER		CO-BORROWER	
* Joseph		FIRST NAME	Joann
J.		MIDDLE NAME	J.
* Jones		LAST NAME	Jones
		NAME SUFFIX	
111-22-3333		SOCIAL SECURITY NUMBER	111-22-4444
4500		MONTHLY INCOME	4500
44		AGE	42
BORROWER's ADDRESS			
123 Main Street		STREET	* 123 Main Street
McLean		CITY	* McLean
Virginia		STATE	* Virginia
Fairfax		COUNTY	Fairfax
22101		ZIP	* 22101
Copy to Mortgage Address		LOT NUMBER	44
		LOAN AMOUNT	* 200,000
		PROPERTY VALUE	* 300,000
		LOAN TO VALUE	67%
		PURCHASE PRICE	

Figure 7a

BROKER NAME	BRANCH LOCATION	ACCOUNT REP
* New Age Mortgage Company	* McLean	Sue Smith
LOAN OFFICER	BROKER PHONE	BROKER FAX#
* Bob Brown	* 703 111-2222	* 703 111-3333
PRIMARY CONTACT	LOCK DATE	APPLICATION D
John Johnson	Jan 28, 1999	Jan 28, 1999
ESTIMATED CLOSING DATE		
	Feb 26, 1999	

*Purchase/Refinance: Purchase Rate Refi Cash Out Refi Construction

*Lock Term: FLOAT LOCK RE-LOCK

*Occupancy: Owner Occupied Non-owner Occupied

*Property Type: SFD PUD Condo Townhouse 2-4 Unit Modular
 Farm Trailer Other

Click [Next](#) for automated Lock Registration Form

Figure 7b

Automated Lock Registration Form

BROKER NAME New Age Mortgage Company	BRANCH LOCATION McLean	ACCOUNT REP NAME Sue Smith	LOAN OFFICER Bob Brown
BROKER PHONE 703 111 2222	BROKER FAX # 703 111 3333	PRIMARY CONTACT John Johnson	LOCK DATE Jan 28,1999

APPLICATION DATE Jan 28,1999	ESTIMATED CLOSING DATE Feb 26,1999		
BORROWER'S LAST NAME Jones	FIRST Joseph	MIDDLE J.	SOCIAL SECURITY No. 111-22-3333
CO-BORROWER'S NAME Jones	FIRST Joann	MIDDLE J.	SOCIAL SECURITY No. 111-22-4444
PROPERTY TO BE MORTGAGED Address: 123 Main Street		COUNTY Fairfax	
City, ST, Zip: McLean Virginia 22101			

LOAN DESCRIPTION 7/1 Arm	EFFECTIVE DATE/TIME 1/29/99		PURCHASE TYPE Rate Refi
PRODUCT NUMBER 485-6 CCB	CONVERSION AVAILABLE No		LOCK TERM LOCK
LOAN AMOUNT 200,000	CAPS (ARMS) 3.00	LIFE CAP 12.25	LOCK TERM FLOAT: <input type="checkbox"/>
PURCH PRICE 	MRKT VALUE 300,000	MARGIN (ARMS) 3.00	10 DAY: <input type="checkbox"/> 50 DAY: <input type="checkbox"/> 15 DAY: <input type="checkbox"/> 60 DAY: 0.500 30 DAY: <input type="checkbox"/> 90 DAY: <input type="checkbox"/> 45 DAY: <input type="checkbox"/> 120 DAY: <input type="checkbox"/>
PROPERTY TYPE SFD	LOAN TO VALUE 66.7%		OCCUPANCY Owner Occupied

Borrower: Joseph Jones
Broker: New Age Mortgage Company

Figure 8a

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Adjustments to Interest Rate	Base Rate: 6.250	Adjustments to Points
LTV above 90%	0.000	Waiver of Escrow: Available only for LTV 80% and less
Second Home	0.000	Cash out Refi and LTV above 75%
80.01-85% with no MI required—CCB Lender Paid MI	0.000	90 Day Lock Purchase Only
85.01-90% with no MI required—CCB Lender Paid MI	0.000	120 Day Lock Purchase Only
90.01-95% with no MI required—CCB Lender Paid MI Note: Do not use LTV above 90% rate add-on above	0.000	Snap Documentation
Credit score from 620-659	0.000	New York Property Broker Only
Temporary Buy Down	0.100	Cash out refi below 75% LTV
	0.000	0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
		0.000
Other adjustments		Other adjustments
Total Adjusted Interest Rate:	6.350	Total Adjusted Points: 1.000
Total Margin With Adjustments:	3.10	Total Cap With Adjustments: 3.00
		Total Life Cap With Adjustments: 12.25

Contact	Title	Phone	Fax
	Closing Department/Bethesda MD	301-907-5300	301-907-5672
	Lock-ins	301-907-5581	301-907-5678
	Underwriting/Bethesda MD	301-907-5441	301-907-5209
	Closing Department/Richmond VA	800-276-7285 x 2321	804-323-3837
	Underwriting/Richmond VA	800-276-7285 x 2311	804-323-3837

Please print and fax to the lender, or if you have fax software, please fax from your computer.

Click the **Next** button to show details, terms, and conditions.

Figure 8b